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PUBLIC ASSISTANCE, RIGHTS AND RESPONSIBILITIES.

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Based primarily on two official manuals of the Division of Public Welfare of the New Jersey Department of Institutions and Agencies, this handbook on public assistance rights and responsibilities can be used as a training manual for community action workers, and as a reference book for such workers and for those eligible for public assistance. Information is given on the role of community action antipoverty organizations, county welfare boards, types of categorical and general assistance (assistance for the blind, aid to dependent children, medical assistance for the aged, old age assistance, the Cuban refugee program), required data from welfare clients, complaints and fair hearings, special allowances, family budgeting, the Federal food stamp program, baby care, vocational retraining, legal services, and eligibility. The document includes a subject index and a list of New Jersey community action organizations. (ly)

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PUBLIC ASSISTANCE

RIGHTS AND RESPONSIBILITIES

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PUBLIC ASSISTANCE: RIGHTS AND RESPONSIBILITIES

Can be used as a training manual for community action workers and as a reference book for those workers and for people who are eligible to receive public assistance.

It was written and published by the New Jersey Community Action Training Institute, a non-profit corporation that is developing the first statewide training program for people involved in anti-poverty activities. The Institute is supported by the United States Office of Economic Opportunity.

This handbook is based primarily on two official manuals of the New Jersey Department of Institutions and Agencies, Division of Public Welfare. They are the Manual of Administration and the Categorical Assistance Budget Manual.

If you have any questions about any of the material in this book, or if you want information about a situation not covered in this book, call your County Welfare Board.

Prepared by the
New Jersey Community Action Training Institute
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February 1969

CAP and Public Assistance

WHAT THIS BOOK CAN DO

Some people in New Jersey have financial problems they cannot solve. They need money and have no way to get it.

In some cases their problem is an emergency. They may be faced with eviction and have no money to pay the rent and no place to go.

In other cases they may need some way to get money regularly for a long time, as when the family bread-winner is disabled.

Many of these people are eligible for public assistance and don't know it. Or they don't know how to go about getting it.

Community action anti-poverty organizations can often help these people. They do not actually provide public assistance but they can offer guidance to those who may be entitled to assistance, and can aid welfare organizations to reach people who are in need.

Some people may be getting public assistance but have special needs which are not being met. In many cases special allowances are available, but they don't know it.

Others who are receiving assistance may feel that they are being treated unfairly but they think they can't do anything about it.

In each of these cases, there is something that can be done. It is hoped that this handbook can be helpful in finding a solution for some of these problems.

WHAT A CAP CAN DO

1. Publicize welfare rights and benefits under existing laws so that this information is available to those who need it.

2. Publicize and support new legislation designed to improve the welfare system.

3. Offer help to persons who are receiving public assistance in their dealings with the County Welfare Board. Make legal counsel and assistance available. If this is not possible, keep a list of names of lawyers who will advise them free or at a nominal fee.

4. Keep a record of contacts with the Welfare Board, a file for each client who comes in for help. Each file should list:

Date of each contact.
Who was contacted and how.
Brief description of problem.
Result of contact.

Carbons and photostats of all letters and documents.

5. Support organized action by persons receiving public assistance when this is necessary.

6. Keep in contact with similar organizations in other communities.

COUNTY WELFARE BOARDS

County	Address	Telephone
Atlantic	Lewis P. Scott, Act. Dir. Morris Guards Armory 12 South New York Avenue Atlantic City 08404	345-0189
Bergen	Mrs. Anna B. Stokes, Dir. Administration Building, Main Street Hackensack 07601	487-2100
Burlington	James E. Huddleston, Dir. County Office Building 49 Rancocas Road Mount Holly 08060	267-0717
Camden	Fred L. Streng, Dir. 745 Market Street Camden 08102	964-4217
Cape May	F. William Cole, Dir. Crest Haven Cape May Court House 08210	465-7911
Cumberland	Charles Land, Dir. 27 Fayette Street Bridgeton 08302	451-6550
Essex	Philip K. Lazaro, Dir. Hall of Records Newark 07102 Services for Clients 796 Broad Street Newark 449 Central Avenue Newark 275 Clinton Avenue Newark 498 Main Street Orange	621-6700
Gloucester	Miss Charlotte Lucas, Dir. 42 Delaware Street Woodbury 08096	845-1600
Hudson	Mrs. Sallie H. Dixon, Dir. John F. Kennedy Office Bldg. 100 Newkirk Street Jersey City 07306	792-2730
Hunterdon	Mrs. Evelyn Walker, Dir. Hall of Records Main Street Flemington 08822	782-5252
Mercer	Raymond A. Dougherty, Dir. Court House Trenton 08607	396-1556
Middlesex	George F. Baier, Dir. County Administration Bldg. 70 Paterson Street P. O. Box 509 New Brunswick 08903	246-0400
Monmouth	Robert C. Wells, Dir. 141 Bodman Place Red Bank 07701	741-4884
Morris	Mrs. Sallie Hill King, Dir. Court House 3 Schuyler Place 4th Floor Morristown 07960	267-8900
Ocean	Mrs. Edna M. Glasco, Dir. 212 Washington Street Toms River 08753	349-1500
Passaic	Joseph Greene, Dir. 64 Hamilton Street Paterson 07505	278-5010
Salem	Harry Eissler, Jr., Dir. 85 Market Street Salem 08079	935-0399
Somerset	Mrs. Marie G. Gemeroy, Dir. Administration Building Somerville 08876	725-4700
Sussex	Miss Mildred E. Plotts, Dir. 18 Church Street Newton 07860	383-3600
Union	Victor W. Liotta, Dir. 7 Bridge Street Elizabeth 07200	353-4620
Warren	Homer Bryan, Dir. Court House Belvidere 07823	475-2131

HOW WELL IS THE COUNTY WELFARE BOARD DOING ITS JOB?

The answers to the following questions should give CAPs some idea of whether their County Welfare Board is serving its clients the way that the State Division of Public Welfare says it should.

1. Can a person who goes in to apply for assistance see a caseworker in a reasonable length of time?

2. Do the people at the Welfare Board treat everyone equally and fairly and with respect?

3. Is each person's budget carefully explained to him?

4. Does the Welfare Board act promptly on requests for special allowances? If a request is turned down, does the caseworker fully explain the reason why?

5. Does the caseworker seem to be sincerely interested in helping families with their problems?

6. Is an assistance check ever held back for a time for reasons which are not explained?

The answers to questions 1-5 should be yes; the answer to question 6 should be no.

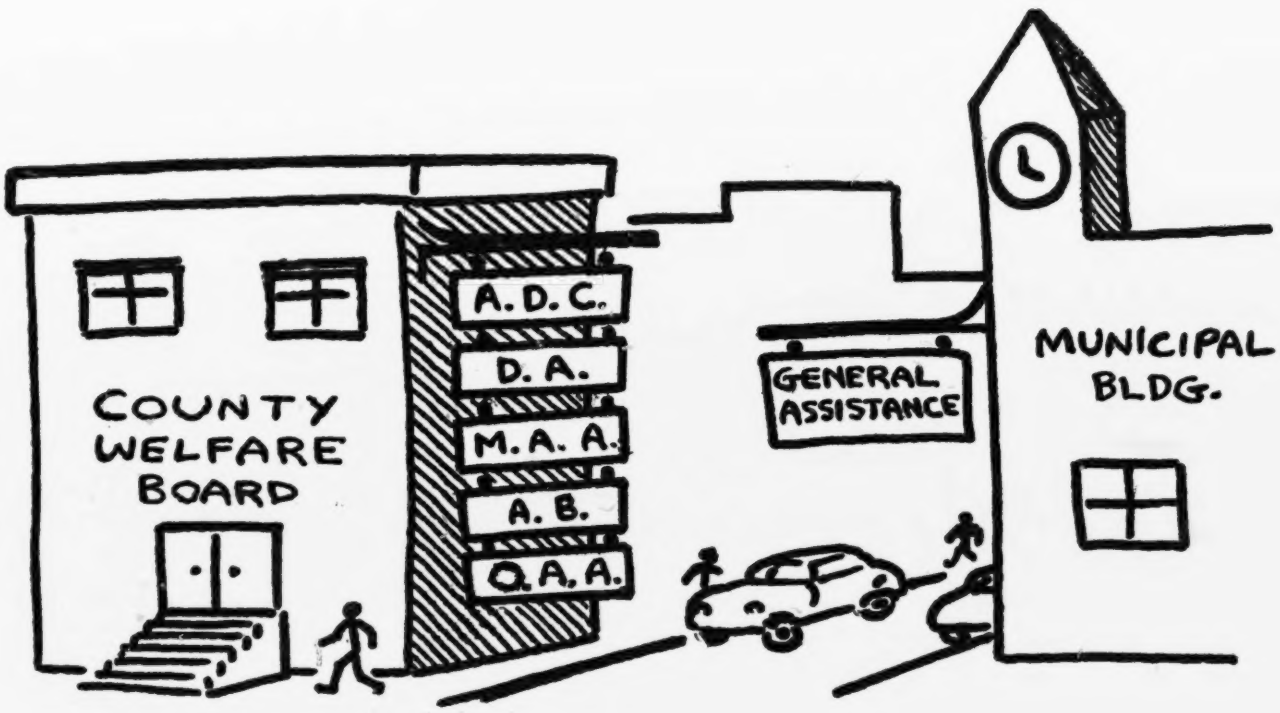
WHO IS ELIGIBLE FOR PUBLIC ASSISTANCE?

In general, any resident of New Jersey whose present income is not enough to pay for his essential needs may be eligible for some form of public assistance.

Any person over 18 may apply for himself, or a legal guardian may apply in behalf of a child. In some cases a person under 18 may apply for himself.

If a person feels he needs help in making an application, a friend or relative or Community Action worker may go along to help.

It is not necessary to be a citizen of the United States in order to receive assistance.



WHAT WELFARE PROGRAMS ARE AVAILABLE?

There are five kinds of welfare in New Jersey known as "Categorical Assistance." These are administered by the County Welfare Boards:

1. Assistance for Dependent Children (ADC)
2. Disability Assistance (DA)
3. Medical Assistance for the Aged (MAA)
4. Assistance for the Blind (AB)
5. Old Age Assistance (OAA)

If a person wants to receive assistance under one of these programs because he is blind, disabled or over 65, it is usually necessary for him to have lived in New Jersey for one year. This is not true in the other programs.

Other programs administered by the County Welfare Boards may include the Federal Food Stamp Program (page 14), and the Cuban Refugee Program (page 5).

GENERAL ASSISTANCE—This is another important financial assistance program. It provides for emergency cases and for people in need who are not eligible under Categorical Assistance. It is administered by the municipalities: cities, towns, boroughs and villages, NOT by the County Welfare Boards. If a person applies for Categorical Assistance and needs immediate help, he may be referred to the local General Assistance agency while his case is being investigated.

Eligibility Requirements

ASSISTANCE FOR THE BLIND (AB)

Under this program, assistance is given to any needy person over 18 who is unable to earn a living because of blindness. He must have lived in New Jersey for one year before he can receive assistance.

The Welfare Board will investigate to establish that there is a financial need. The applicant will be sent to a doctor for an eye examination. The Welfare Board pays for this examination. The doctor will send his diagnosis and recommendation to the Board.

If the person is not eligible for Blind Assistance because he is not legally blind, he may be eligible for Disability Assistance or Old Age Assistance instead, depending on his age.

DISABILITY ASSISTANCE (DA)

Any needy person between the ages of 18 and 65 who is permanently and totally disabled (other than by blindness) is eligible. He must have lived in New Jersey for one year before he can receive assistance.

Before receiving assistance, the applicant must sign an "agreement to repay." His wife (or husband if the applicant is a woman) must also sign. He must not have given away his rights to property of value (such as real estate) in order to become eligible.

When it is established that there is a financial need, the person is sent to a doctor (or doctors) for an examination. The cost of this is paid by the Welfare Board.

ASSISTANCE FOR DEPENDENT CHILDREN (ADC)

This program is for needy families with children under 18 years of age (or between 18 and 21 and still in school), who do not have a parent's care or support.

A family is eligible for ADC if:

1. There is financial need.
2. At least one parent is not in the home, is unable to work, or has died.
3. The child (or children) is living with relatives.
4. The family is presently living in New Jersey.

Out-of-wedlock children are given the same consideration as children whose parents are married.

Where the situation is desertion or determination of who the child's father is, the applicant may be asked to sign papers to allow the welfare board to bring the matter before the court.

MEDICAL ASSISTANCE FOR THE AGED (MAA)

This program enables needy persons 65 or older, who are not receiving Old Age Assistance, to receive necessary medical services.

If the person is single, and has an income of less than $500 per month, has resources of less than $900, and property (not including his home) valued at less than $2500, he may be eligible for all or part payment of the costs of hospitalization, or the costs of home health care if he is confined at home by sickness for thirty days or more.

If the person is married, and he and his wife (or husband, if the applicant is a woman) have a combined income of less than $600 per month, resources of less than $1500, and property (not including their home) valued at less than $2500, they may be eligible for all or part payment of hospitalization, or home health care, when one of them is confined at home by sickness for thirty days or more.

Assistance is also available when an aged person needs nursing home care, if his income is less than $300 per month, if single, or $450, if married.

The person receiving assistance under this program must sign an "agreement to repay" but this is not enforceable during the lifetime of the person or his wife (or husband).

This program DOES NOT provide funds for food, shelter or clothing. Payments are made only for health services and will be stopped whenever the person is no longer in need of these services.

OLD AGE ASSISTANCE (OAA)

This program is available to needy persons 65 or over. A person must have been a resident of New Jersey for one year before he can receive assistance, unless he has moved to New Jersey from New York, Wisconsin or Nebraska.

Before receiving assistance, the applicant must sign an "agreement to repay." His wife (or husband, if the applicant is a woman) must also sign. He must not have given away his rights to property of value (such as real estate) in order to become eligible for assistance.

GENERAL ASSISTANCE

Every needy person living in New Jersey, who is not otherwise provided for under the laws of the state, is entitled to receive General Assistance. The only requirement for eligibility is financial need.

General Assistance is under the authority of the municipality, NOT the County Welfare Board. However, the County Welfare Boards can provide information about the local agencies.

CUBAN REFUGEE PROGRAM

Federal funds are available for needy Cuban refugees who are resettled from the Miami area. In New Jersey, the County Welfare Boards are responsible for carrying out the program.

To qualify as a Cuban refugee:

1. The person must have been a Cuban citizen or have lived in Cuba for five years before leaving.

2. He must NOT have come to the United States through another country with an immigration visa.

3. He must have left Cuba on or after January 1, 1959.

4. He must be presently living in the United States.

5. He must be registered at the Cuban Refugee Emergency Center in Miami, Florida.

The program includes health services, employment service, resettlement, welfare services to children whose parents are not with them and financial assistance.

TO BE FILLED IN BY LOCAL CAP WORKER

The address of the ..... County Welfare Board is:

..... telephone .....

The General Assistance agencies in this area are:

Address ..... telephone .....

Address ..... telephone .....

Address ..... telephone .....

Address ..... telephone .....

Address ..... telephone .....

How to Apply for Assistance

A CAP worker may find that people who are eligible for assistance are not receiving it simply because they don't know how to go about applying. Here are answers to questions they may ask.

Q. Where do I go to apply for assistance?
A. If you plan to apply for assistance under any of the five Categorical Assistance programs (see page 3 for a list of these) you must do this at the County Welfare Board. (See page 2 for the address of your local board.)

Q. How Can I Get An Appointment?
A. If you go in person without an appointment, before 4:00 p.m., a staff member will see you that day. If you go after 4:00 p.m. a later appointment will be scheduled.

If you call or write your Welfare Board, an appointment will be made within the next five days.

If you are disabled or for some reason unable to come to the County Welfare Board, you can arrange to have a caseworker come to your home for the interview. Persons who are mentally incompetent may have an authorized person apply for them.

Q. What Happens At The First Interview?
A. At the first interview, you will meet with a caseworker and explain your situation to her. It is not easy to sit down and tell a stranger the story of your life, but it must be done. The caseworker will ask you personal and possibly embarrassing questions, but they are necessary to determine whether or not you are eligible for assistance. Any information you may give is confidential.

If you feel that this interview will be difficult for you, you may take along a friend or relative who is familiar with your situation to help you. This is also a good idea if you have trouble with the English language. If you have no such person and want someone to go with you, call your CAP worker.

The caseworker will explain the program and requirements for eligibility, and explain that the Welfare Board must investigate your case and will ask you for names of people who know about your situation.

Then you may decide whether or not to file an application.

YOU HAVE THE RIGHT TO FILE AN APPLICATION EVEN IF THE CASEWORKER TELLS YOU THAT YOU ARE NOT ELIGIBLE.

In some cases, you may be asked to sign an agreement to repay, and there may be other forms required by your county.

You should be prepared to give the caseworker as much information as possible which can help in determining whether or not you are eligible. It may save you an extra trip if you take along any documents or records you may have which show:

1. Proof of age (birth certificates)
2. Proof of residence (rent receipts, tax receipts)
3. Proof of income and resources (savings account books, pay envelopes or check stubs, etc.)

The caseworker will ask you for the names of relatives, doctors, employers, banks and other sources of information about yourself. These people may be contacted by the Welfare Board to determine your eligibility.

The caseworker will explain if there is any medical examination necessary to determine whether you are eligible and help arrange one if it is. The Welfare Board pays for such examinations.

The interview will end with an appointment for the next interview, if one is necessary. The caseworker will tell you if any more documents will be needed which you can get. She will explain about home visits, and tell you how soon you can expect to hear whether you are going to receive assistance or not.

Q. May I apply for Categorical Assistance before I am actually eligible?
A. Yes, you may. And if you know you are going to be eligible soon, an early application may mean that you will start to receive assistance just as soon as you are eligible. (You may wish to apply for Old Age Assistance before your sixty-fifth birthday, for instance.)

Application may be made as much as two months in advance for Assistance to the Blind (when a blind person, for instance, will have lived in the state for a year) and for Old Age Assistance. A disabled person can apply three months before he is eligible (because of residence or some other reason).

A pregnant woman may apply for Assistance for Dependent Children two months before her baby is due.

Q. How does the Welfare Board determine eligibility?

A. After you have applied for assistance, the Welfare Board will determine whether or not you are eligible to receive it. They do this in two ways: by home visits and collateral investigation.

Q. What Happens At A "Home Visit"?

A. A caseworker will come to see you at your home and observe your living conditions. You can make an appointment for this visit or the caseworker may send you a notice that she is coming. The caseworker will try to talk to you in privacy, but she should have a chance to meet other members of your family.

No payments can be made under Assistance to Dependent Children before a home visit is made. In other Categorical Assistance programs, no more than one payment can be made before the home visit. As long as you are receiving public assistance, the caseworker will make home visits from time to time.

Q. What Is "Collateral Investigation"?

A. The Welfare Board may telephone or make personal calls to your relatives, employer, lawyer, doctor, landlord, banks, insurance companies, social and health agencies whose names you have given as sources of information about yourself.

Q. What If My Situation Doesn't Qualify Me Under Any Of The Categorical Assistance Programs?

A. In this case, your only other source of help is General Assistance. (See page 5 for your local General Assistance agency). If you are unable to go to the office, write or telephone to explain why and ask that someone from the agency call on you.

The only requirement for eligibility under General Assistance is financial need. To determine this, the welfare worker must get the facts concerning your living conditions, resources, income and relatives who might be able to help you. It is a good idea to take along all documents and records which verify any of these facts.

Your place of residence is important only because it determines which General Assistance agency is responsible for your case, and there is no required length of time you must have lived there .

If there is no General Assistance where you live or if you are told you are not eligible, see a lawyer. (See page 17 for legal services).

Q. What If I Need Assistance Immediately?

A. The County Welfare Boards do not grant emergency assistance. If you do need immediate help in addition to long-term assistance, the caseworker can refer you to the local General Assistance agency while your case is being investigated.

TELL THE CASEWORKER

It is very important that the caseworker be told whenever there are any changes in income, living conditions, marital status or family size. If a person fails to do this, he may be guilty of fraud, even if it's only because he forgot.

The caseworker should be told when:

Any member of the household gets a job or another source of income.

There is a marriage, divorce or separation.

The family is going to move.

Anyone moves into or out of the household.

There is a death in the household.

A new baby is expected.

There is a serious health problem in the family.

Any member of the household reaches 65.

Necessary furniture or appliances need to be fixed or replaced.

The family doesn't have enough clothing.

A relative who is supposed to contribute support is not paying.

The family doesn't want to have another baby right away.

It is to a person's advantage to review his situation with his caseworker from time to time. For instance, a grandmother who is receiving Assistance to Dependent Children, because she is raising her grandchildren, can continue to receive ADC for the children but receive Old Age Assistance for herself when she reaches 65. A disabled person who becomes 65 must switch over from Disability Assistance to Old Age Assistance. A person who has been receiving Old Age Assistance may need health care and become eligible for Medical Assistance to the Aged.

WHAT TO DO WHEN THERE IS A COMPLAINT

The State Division of Public Welfare tries to see that all welfare clients are treated equally and fairly. This is why they put out thick books of rules which must be followed by the County Welfare Boards and all the caseworkers. But the rules are carried out by people, and people do make mistakes. Unfair situations usually happen because somebody at the County Welfare Board doesn't follow the rules.

If a person thinks he is being treated unfairly, he should complain. He should complain first to his caseworker. If she cannot settle the problem, he should call the Welfare Board and make an appointment to see the caseworker's supervisor. If this still doesn't solve anything, he can request an appointment with someone in the office of the Director.

If this doesn't bring about a satisfactory solution, a Fair Hearing may be requested. It would be a good idea to see a lawyer at this point. (See legal services, page 17). He can tell whether the person complaining "has a case"—in other words, if the person should continue to complain or drop the whole matter.

FAIR HEARING

A Fair Hearing is something like a trial. But it's the County Welfare Board that is being tried, not the welfare client.

The caseworker is supposed to tell an applicant about Fair Hearings when he applies for assistance, but sometimes caseworkers forget, or clients forget that the caseworker told them.

A person can request a Fair Hearing if he has applied for assistance and been turned down, or if he has been receiving assistance and his checks have been stopped. A person who is receiving assistance regularly but feels he is being treated unfairly in any way can also request a Fair Hearing.

A Fair Hearing is run by the State Division of Public Welfare. It decides whether the County Welfare Board is going strictly by the rules and treating the person fairly according to the rules.

It's a good idea for a person to see a lawyer before he requests a Fair Hearing. (See legal services, page 17). A lawyer will know what the rules are and can tell if he thinks there is a chance of winning.

The best way to request a Fair Hearing is to write a letter to the Commissioner of Institutions and Agencies, The State House, Trenton, 08625. This letter should include the case number and the caseworker's name, and tell very clearly and completely what the complaint is.

The Commissioner will schedule a Fair Hearing to start no more than 30 days after the request is received. A letter will be sent telling the time and place for the Fair Hearing at least a week before the date set.

A written decision will be sent within 20 days after the Fair Hearing ends.

Special Allowances

Welfare clients sometimes have special needs which are not covered under the list of things an assistance check is supposed to cover, but which are just as essential to them as food or shelter.

Money for such special needs is often available.

Some of these needs may be recurring—that is, the money for the items is needed every month. In other cases (such as a deposit) the money is needed only once. In either case, the special allowance may be included in the monthly check or may be provided by an additional grant.

Payments for medical services are made directly to the person supplying the necessary service, such as a doctor, druggist, etc.

All requests for special allowances must be made through the caseworker. It is important to keep all receipts.

UTILITY DEPOSITS—Sometimes it is necessary to make a deposit before a utility (gas, electricity, water) will be turned on; money can be advanced for this. Ask the utility company for a "request for deposit" form.

CLOTHING—Extra clothing money may be allowed if:

1. Clothing has been destroyed by fire, theft or other circumstances.
2. New clothing is necessary for admission to a hospital, institution, camp or special school.
3. It is necessary for health purposes.
4. The family doesn't have enough clothes for normal daily wear when they start to receive assistance.
5. For confirmation and graduation.

HOUSEHOLD GOODS—If a family needs sheets, towels, dishes, etc. in order to meet an "adequate minimum standard of living," an allowance for these can be allowed.

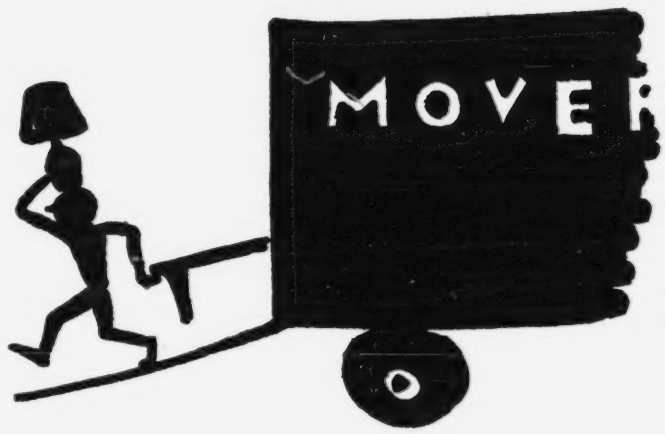
PERSONAL PROPERTY TAXES—Money is available to pay such taxes if the city actually collects them.

LIFE INSURANCE PREMIUMS—Money may be available for premiums under certain conditions. This should be discussed with the caseworker.

RESTAURANT MEALS—An extra allowance for restaurant meals may be allowed if:

1. The person receiving assistance can't prepare his own food because of a physical handicap; or
2. His living quarters have no facilities for preparing or storing food.

RENT AND UTILITY DEBTS—Such debts can be paid in some cases from the first day of the month in which the family starts to get assistance. Up to three months back rent can be paid if the family is threatened with eviction and has no place to move. If money is owed to a utility company and the service will be cut off, the Welfare Board can allow the least amount of money the company will accept in order to continue service.



MOVING—This should be discussed with the caseworker as much in advance as possible as it takes time to make the necessary arrangements. Written estimates from movers may be required. Ask the mover to give an estimate or a "flat rate."

ADVANCE RENT DEPOSIT—Money may be allowed for such a deposit, if no more than one month's rent is required. A notice from the landlord (saying in writing that this money is needed) is required.

EXPENSES WHILE RECEIVING AN EDUCATION—In some circumstances, an extra allowance can be provided for a child 18 to 21 living away from home, going to school. This would pay for living expenses, not tuition.

TRANSPORTATION—Extra money can be allowed for the following purposes:

1. To visit members of the immediate family in hospital, jail, or other places of confinement.
2. For trips to clinics, hospital, doctors, school, church or shopping for a sick or handicapped client.
3. To move to another part of New Jersey or out of the state.
4. To go to a recreation center, golden age club, youth club, day care center, etc., provided the organization is run by a recognized agency.

FURNITURE AND APPLIANCES—Money is available to fix or replace necessary items. When replacement is necessary, written estimates may be required.

GARBAGE, SEWER, WATER CHARGES—If the family lives in a place where they must pay for water, or sewer service, or to have garbage collected, allowances for this can be added to the regular check.

SPECIAL ALLOWANCES FOR MEDICAL CARE

Persons receiving public assistance are entitled to receive medical care. This is in addition to the regular monthly check. In most cases an identification card is issued to be used for medical services. The caseworker should explain just how to go about getting medical care.

It is important that each person understands exactly what he is supposed to do in case of an illness or accident BEFORE an emergency actually arises.

Recipients of Old Age Assistance are covered by Blue Cross or Medicare and may use any hospital for in-patient care. Recipients of other kinds of assistance must use one of the hospitals told them by the caseworker.

Many private doctors and dentists treat persons receiving public assistance. CAP workers should have lists of doctors who do.

All medical payments are made directly to the doctor or hospital, and also directly to the druggist for medicines requiring a prescription.

If a patient has a chronic physical condition that needs a lot of patent medicines, dressings, rubbing alcohol, etc., a special allowance may be included in the monthly check. A written statement from the doctor telling just what is needed and how much will be necessary.

Whenever possible, get prescriptions for medicine or vitamins. No extra money can be allowed for medicines or vitamins bought without a prescription. An allowance for a normal amount of medicine cabinet supplies is included in the monthly check.

If the doctor says there is a need for special shoes, eyeglasses, braces for teeth, legs, or other such items, his written prescription is required. Estimates of the cost will sometimes have to be gotten. This must then be approved by the Health Service Division of the Welfare Department. Such things are paid for directly to the doctor or the person who makes or sells them.

SPECIAL ALLOWANCES FOR SICK PEOPLE

The Welfare Board can grant special allowances to pay someone, other than a legally responsible relative, to shop, run errands or clean house for a person who is sick.

This is possible if the patient isn't in a hospital and the doctor will prescribe in writing that the service is necessary.

If it would cost less for the patient to live in a private medical institution, such a move should be considered.

A person who needs a special diet, such as a diabetic, a person who is anemic, or undernourished, or one who has an ulcer, can receive an additional allowance for this special diet. A note from the doctor explaining the diet is necessary.

PROPERTY REPAIRS AND IMPROVEMENT—Allowances may be made for repairs or improvements which are necessary for health or safety reasons. Estimates of the cost will be required.

HOMEMAKER SERVICE—If for some reason such as a death in the family, illness or hospitalization, it is necessary to hire a person—other than a legally responsible relative—to run the household temporarily, allowance can be made to cover this cost if:

1. The person lives alone or as a member of a family and,
2. There is no one available to run the household free, and
3. The homemaker is hired at the lowest possible cost.

STORAGE CHARGES—The Welfare Board may pay for the cost of temporary storage of household goods when this is necessary, providing no other arrangements can be made.

JOB TRAINING—Money is available in some instances for tuition and expenses for education or job training. The training program must be approved by the County Welfare Board; the same kind of training must not be available free of charge; and the training must be at a recognized school which has a free placement service.

TELEPHONE—If a phone is needed because of sickness, handicap or employment, extra money can be allowed for the installation and the monthly rate can be included in the monthly check.

CAR OWNERSHIP—Money may be allowed for essential repairs, licenses, insurance and maintenance if:

1. There is no public transportation, or
2. Public transportation can't be used because of sickness or handicap; or
3. A car is needed for work.

DEBTS—Sometimes money is allowed to pay off bills which were run up before the family started receiving assistance. The money must be owed for something for which money is regularly allowed while on public assistance, and it must cost less to pay off the debt than to replace the item. (For instance, if $100 is owed on a refrigerator and a satisfactory used refrigerator can be bought for $50, it would cost less to allow the first one to be repossessed and to buy the used one.)

DAY CARE FOR CHILDREN—The cost for child care may be allowed when:

1. It is necessary in order for the parent to go to school or work; or
2. There is illness or death in the family; and
3. There is no one available to care for the children free.

SPECIAL ALLOWANCES FOR BURIAL EXPENSES

When a person who has been receiving public assistance dies, a surviving member of his family can receive a special allowance to pay most of the cost of a modest funeral. It is important that the funeral director be told that the person who died was a public assistance recipient before funeral arrangements are completed. If the Welfare Board is not told about the arrangements before the burial takes place, no payment by the Board can be expected.

The Public Assistance Budget

Each categorical assistance case has a budget drawn up according to the needs of the person or family. It is supposed to provide an "adequate minimum standard of living."

It covers:

Food—based on a low cost diet plan.

Clothing—replacement and cleaning.

Personal incidentals—soap, toothpaste, etc.

Fuel for heating, cooking and water heating.

Electricity for light and appliances.

Refrigeration and household supplies.

Rent allowance.

Recipients of public assistance have the right to decide how to spend the money they receive. The fact that the caseworker explains that the budget includes a certain amount of money for a certain item doesn't mean that it has to be spent that way.

However, if a mother uses money from her food allowance to buy a birthday cake, for instance, which isn't included in her budget, it may mean that she has to cut down on something like meat or milk, which is included. And since the allowances are figured on low-cost meals to begin with, buying a birthday cake may mean she has to do without something she really needs.

HOW TO FIGURE "INCOME" FROM A JOB

If a person works, only part of his pay is considered income. In order to figure out how much of his pay the Welfare Board considers as "income" in his budget, he must compare his actual pay with his job expenses.

He starts with his weekly take-home pay. (If it varies, he must take an average over several months' time.) He multiplies it by 4⅓. This is his monthly take-home pay.

Here is how monthly expenses are figured:

1. The starting point is $40. This is what the Welfare Board allows as "expenses of employment" and covers the cost of extra clothes, personal care, lunches and so forth.
2. The amount paid weekly for a baby sitter, if any, and transportation, if any, is multiplied by 4⅓.
3. If union dues are paid, and they are not deducted from the paycheck, a month's dues are added.
4. The cost of uniforms (and laundering them) and special shoes or tools, per month, are added, if these are needed.

If a person's monthly expenses figured this way are more than his monthly take-home pay, he doesn't have to list anything as "income" in figuring his budget. If the monthly take-home pay comes to more than the monthly expenses, the difference is listed as "income."

The Welfare Board calls this "budgetable earned income."

Income earned by children under 14 is generally not considered.

HOW A BUDGET IS PREPARED

The budget for all persons receiving Categorical Assistance is prepared in the same way. It is set up according to the number of people who share a home and prepare food together and according to the ages of the people in the household who are eligible.

The Budget Manual used by the Welfare Board has many pages of charts and figures, and only the caseworker can work out an exact budget.

The figures given in this handbook are just to give some idea of how welfare budgets are prepared and what figures a caseworker will need to know to work out a budget.

To figure out budgets for specific families, the budget figures presently used by the County Welfare Boards are available from the New Jersey Community Action Training Institute. They are not included in this handbook because they are subject to change.

Let's use these figures and see how one family's budget is prepared. It may help to see what the Welfare Board considers "financial need." This family consists of a mother and four children. The oldest child is 11. (Their father is dead, and the family is receiving aid under the Assistance to Dependent Children program.)

This is a portion of the chart used by County Welfare Boards:

	(79)	(80)	(81)	(82)	(83)	(84)
Family Size	5	5	5	5	5	5
Family Budget Unit	4	4	4	5	5	5
Number of Adults	2	2	2	1	1	1
Number of Children	2	2	2	4	4	4
Child: Oldest Age 5 or under	*			*		
Child: Oldest Age 6-12		*			*	
Child: Oldest Age 13-21			*			*
Total Personal Needs	$149.60	$172.80	$199.80	$157.30	$192.10	$230.70
Total Household Needs	21.60	21.60	21.60	27.00	27.00	27.00
Total Personal and Household Needs	$171.20	$194.40	$221.40	$184.30	$219.10	$257.70

The budget figures reveal that a family with one adult and four children under 12 years of age is entitled to $219.10 per month for food, clothing, personal and household needs. We'll add to this their rent of $75 a month and get a total of $294.10. The family has no needs for which a special allowance is necessary. This is its "total monthly needs."

The mother has no income from a job but she does receive $60 a month from her late husband's life insurance. When this is subtracted from $294.10, it leaves $234.10 and this is the family's "budget deficit" or the amount which she receives each month.

This is an extremely simple budget. But few actual budgets are simple. Often there are several "cases" in one family. (In Old Age, Disability and Blind Assistance cases, each person is considered a separate case.)

FEDERAL FOOD STAMP PROGRAM

The purpose of this program is to increase the food purchasing power of low income households. It is now in operation only in Mercer, Camden, Salem and Bergen Counties.

Application is made to the County Welfare Board. In some counties, special offices have been set up for certification of low income households eligible to purchase food stamps.

Eligibility is determined on a household basis, through a financial investigation based on income standards and size of family.

A household in which all the members are recipients of Categorical Assistance is eligible regardless of income, provided they prepare and cook their food at home.

Other low income households, including those receiving General Assistance, may be eligible if the applicant is qualified under the income standards, as follows:

Family Size	Monthly take-home pay
1.	$150
2.	200
3.	250
4.	290
5.	330
6.	360
7.	390
8.	430

For larger families, add $40 take-home-pay for each additional person.

These figures are scheduled to change in April, 1967, to allow low-income families with slightly higher monthly take-home pay to participate.

Applicants should take with them: proof of residence (tax or rent receipts) and proof of income and savings for each member of the family, such as statements of earnings from employers (social security or pension checks, unemployment compensation records, savings account books, record of savings bonds.)

A person authorized as head of an eligible household by the Welfare Board will be issued an authorization card on which will be noted the amount of money to be used in the purchase of stamps. He will then present this card to a certain local bank to purchase stamps. He will exchange the amount of money he would normally spend for food for coupons worth more. (For instance, he might receive $2.50 worth of stamps for $2.00.) The amount of the "bonus" depends on the amount of income the person already has.

Stamps are accepted as payment in most food stores. They may not be used for the purchase of pet food, household supplies, imported foods, liquor or tobacco.

TO BE FILLED IN BY LOCAL CAP WORKER

Local Food Stamp Office

Address ..... Telephone number .....

Local Banks Which Handle Food Stamps

1. ..... 2. ..... 3. .....

Re-Training for Jobs

Often it is not necessary to remain dependent on public assistance. The New Jersey war against poverty has created many programs that offer people receiving public assistance the opportunity of re-training and getting a permanent job.

Local Community Action Programs in all parts of the State can inform you of local programs specifically designed to help welfare recipients become self-supporting.

... In the City of Newark, the municipal welfare division is providing training and employment to more than 1,000 welfare recipients in such jobs as hospital aides, truck driver helpers, tree trimmer assistants, stock clerks, sanitary maintenance workers, housekeepers and many others. People involved in the program are screened by the Urban League of Essex County.

... The Blazer Council is also providing some 200 Newark welfare recipients training and jobs in the fields of (1) auto repair, (2) upholstery, (3) food preparation and (4) floor maintenance. The Council is a unique organization created and operated by residents of low-income neighborhoods.

... In the City of Trenton, the welfare department is conducting a work-training program for some 400 unemployed heads of families now receiving public assistance. Their training is offered in 10 job classifications. Among them, building maintenance, water sewage work, maintenance of public roads, and food service work in public institutions. Participating trainees will be employed by the City, Mercer County, private and public non-profit organizations.

... The Monmouth County Welfare Department is developing a work-experience program for some 500 of its more than 6,000 public assistance recipients.

... A demonstration program is being conducted in Passaic and Camden Counties where more than 1,300 people were receiving public assistance according to the 1960 Census. It offers work-training and basic education to long-time welfare recipients.

These are just a few anti-poverty projects now being conducted to help welfare recipients in New Jersey. Ask the CAP nearest you for information about local programs that can offer you re-training and employment.

OTHER SOURCES OF HELP

Outside of the public welfare system, there are throughout the state private agencies, financed by voluntary contributions and through the United Funds. These agencies deal mainly with emergency cases.

It would be impossible to list all such agencies in New Jersey, but the following are major agencies, some of which are to be found in any large or medium-sized city.

American Red Cross
Catholic Welfare Bureau
Family Service Association
Salvation Army
Travelers' Aid Society
Volunteers of America

Since most private agencies deal with only certain types of cases, be sure to check with these agencies to find out just what kind of help they can provide.

TO BE FILLED IN BY LOCAL CAP WORKER

Other agencies in this area are:

1. .....
2. .....
3. .....
4. .....
5. .....
6. .....
7. .....
8. .....

BABIES

A woman who suspects she is going to have a baby should see a doctor to find out for sure as soon as possible. She can sign up at a hospital or clinic for regular check-ups until the baby is born (see special allowances for medical care, page 10). This is very important for the baby's health as well as the mother's. If the doctor recommends a special diet, the mother-to-be should get his written prescription and give her caseworker a copy in order to get a special diet allowance.

When the baby arrives the mother will need a layette for him. She may need other things, too, such as a crib, sterilizer, etc. This should be discussed with the caseworker so she will know exactly what things and how much money will be needed.

As soon as the baby is born, the caseworker should be told. Then if she knows exactly what is needed, the extra allowance can be provided quickly. The amount of the monthly check will be increased to allow for another member of the family.

A baby should get regular check-ups (usually once a month) even if he seems perfectly healthy.

It's also important that he get all of his "baby shots"—for diphtheria, whooping cough and tetanus, vaccinations for smallpox and measles, and either shots or vaccine taken by mouth for polio. If the doctor recommends vitamins, get a written prescription.

If a mother doesn't want to have another baby right away, she should ask her caseworker or CAP worker to refer her to a clinic or a doctor for birth control information.

SAVING MONEY FOR FUTURE EDUCATION

Under the Assistance for Dependent Children program, money can be saved from the family income (from any source) to be used for the education of a child under 21. This money can be used to finish high school, get special job training or go to college or business school.

Before doing this, it is a good idea to see a lawyer about setting up a trust. (See legal services, page 17).

The child must have finished ninth grade. He must have a specific plan, written with the help of a teacher or guidance counselor, and approved by the New Jersey Division of Public Welfare.

The Welfare Board will review the child's grades and the savings every six months, and the state office will also review the plan every six months.

The budget will not show this money as being available for anything else. But if the money is withdrawn to spend it for anything else, the amount withdrawn will be taken out of the monthly check.

If the child does not use the money for education, it can be used for another child in the family who is able to use it. Otherwise, it must be counted as income.

LEGAL SERVICES

Many people who receive public assistance have problems which should be taken to a lawyer. But they know that lawyers cost money and that welfare won't pay lawyers' fees, and so they try to solve their legal problems themselves. Since they don't know what the law is (very few people except lawyers do) they usually get themselves into even worse trouble than they were in to start with.

It is possible to get legal advice from a lawyer without paying for it. In some places in New Jersey the Community Action Programs have set up Legal Service Programs. All of these have lawyers who handle a lot of welfare law cases. If there is some other kind of legal problem, they can usually help with it, too.

Some counties have Legal Aid Societies which provide lawyers for people who can't afford them.

If there is neither of these available, the local CAP worker. Maybe he may know the name of a lawyer who will help without charging for his services. Or a minister or priest may know of such a lawyer.

Frequently a problem which has been bothering someone for months or even years can be solved simply by seeing a lawyer.

WHAT IS AN "AGREEMENT TO REIMBURSE"?

In some categories, a person who applies for assistance is asked to sign an "agreement to reimburse (or repay)."

If a person applies for Disability Assistance or Old Age Assistance, the Welfare Board asks him to sign such an agreement and also a paper giving it the right to sell his house (if he owns one) for the unpaid debt.

However, they will not sell it before his death, unless he wants to move, anyway.

The Welfare Board will not insist on repayment just because a person gets a better-paying job. But they may if he inherits a lot of money or wins the Irish Sweepstakes.

In Medical Assistance for the Aged, an applicant and his wife (or husband) will be asked to sign such an agreement. However, it has no effect during the lifetime of both husband and wife.

In some instances, a person may apply for assistance because he needs money temporarily while waiting for a sum of money (from an estate or a court judgment, for instance.) In a situation like this, he must promise to repay from the expected money.

Relatives

People are required by law to help support certain relatives if they possibly can.

A husband is responsible for his wife, and a wife for her husband.

Parents are responsible for their children (of any age) and sons and daughters must help support their parents.

When a family is receiving aid under the Assistance to Dependent Children program, grandparents are also responsible for their grandchildren, and grandchildren are responsible for a grandparent who is part of such a family (but not for the children in the family.)

When a person applies for assistance, the Welfare Board asks for the names of all these relatives and then investigates to see if any of them are capable of helping support him.

In some situations, the relative's budget is figured in much the same way as the budget for a welfare recipient, and anything he makes over this budgeted amount is supposed to be the amount of support he can give. (One of these situations is when a mother or father is living apart from the rest of the family. There are several others.)

In most situations, however, the Welfare Board uses the following chart to decide whether a relative is making enough money to contribute to the support of the needy person in addition to supporting his own family.

Using this chart, the difference between the monthly income allowed the relative because of his family size, and the amount of money he actually makes each month, is counted as income to the person receiving public assistance. If his monthly income is less than the amount allowed because of the size of his family, he does not have to contribute.

The Budget Manual used by the Welfare Board has a great many rules about how to decide just what his income is. There can be exceptions, for instance in a case where the relative has a lot of medical bills, or children in college, or has had a fire or flood or something of that nature.

The support the relative gives doesn't have to be in money, but it must be something considered a "need" which is covered by welfare. He could, for instance, contribute food or a place to live, or perhaps provide some of the things for which a special allowance could be granted.

The relative is required by law to furnish information about his ability to help support his relatives. If he refuses to do so, the Welfare Board can take him to court. If the Welfare Board decides he is able to help and he refuses, he can be taken to court.

If a person is supposed to help support a relative who is receiving public assistance, and does not pay, or pays only part of the full amount, the Welfare Board will make up the difference. The caseworker should be told when this happens.

A person applying for public assistance may be asked for names of other relatives, such as sisters, brothers, aunts, uncles and cousins. The Welfare Board may get in touch with them and ask if they can help support the person, but they are not required to do so by law.

Family Unit Size	Annual Gross Income	Monthly Gross Income
1	$4080	$340
2	5580	465
3	7140	595
4	8220	685
5	9840	820
6	10680	890

For each additional person in family unit sizes over 6, add $600 to the annual amount or $50 to the monthly amount.

A List of New Jersey
COMMUNITY ACTION ORGANIZATIONS

ATLANTIC & CAPE MAY COUNTIES:
Atlantic Human Resources, Inc.
427 Atlantic Avenue
Atlantic City, 609—348-4131
Rabbi Aaron N. H. Krauss, President
Paul G. Tuerff, Director

BERGEN COUNTY
Community Action Program, Inc.
389 Main St.,
Hackensack, 201—489-9262-1
Robert B. Boyd, Executive Director

BURLINGTON COUNTY
Community Action Program, Inc.
High & Grant Streets
Mount Holly, 609—267-0180
Willie James, President
Ronald E. Ossmann
Executive Director

CAMDEN COUNTY:
Council on Economic Opportunity
301 Cooper Street
Camden, 609—963-7065
Benjamin Foster
Temporary Chairman

CITY OF CAMDEN
Council on Economic Opportunity
320 Haddon Avenue
Camden, 609—964-8740
Elbert Flippen, Chairman
David Tabor, Executive Director

ESSEX COUNTY
Youth & Rehabilitation Commission
39 Branford Place
Newark, 201—622-2970
Martin Lordi, Director & Chairman
Paul S. Falcone, Program Director

EAST ORANGE
Community Action Program
401 Main Street
East Orange, 201—673-5110
Ralph Sims, Executive Director

MONTCLAIR
Council for Community Action
Municipal Building
647 Bloomfield Avenue
Montclair, 201—744-1400
Theodore McLachlan, Chairman
Patsy J. Caggiano, Vice Chairman

NEWARK
United Community Corp.
124 Branford Place
Newark, 201—623-7313
C. Willard Heckel, President
William K. Wolfe, Executive Director

ORANGE
Opportunity Corporation
369 Main Street
Orange, 201—675-5060
Vincent DeRosa, Chairman
John Cosby, Executive Director

HUDSON COUNTY

BAYONNE
Economic Opportunity Foundation
473 Broadway
Bayonne, 201—437-6851
Robert Jones, Chairman
Thomas Downey, Executive Director

HOBOKEN
Organization Against Poverty &
Economic Stress (HOPES, Inc.)
Hoboken Health Center
916 Garden Street
Hoboken, 201—792-3000, Ext. 246
Thomas McFeely, Chairman
Raymond G. Clyons, Director

JERSEY CITY
Community & Neighborhood Development
Organization (CAN-DO)
391 Jackson Avenue
Jersey City, 201—433-1707
Julian K. Robinson, Chairman
Earl Byrd, Executive Director

NORTH HUDSON CAP:
6100 Adams Street
West New York
Mayor John Armellino, Pres.
Nicholas Mastrorelli, Executive Director
(Represents Union City, North Bergen, Weehawken, Secaucus, Guttenberg and West New York)

MERCER COUNTY
Community Action Council
209 South Broad Street
Mercer County Court House
Trenton, 609—599-3863; and
609—392-3481, Ext. 16
Freeholder Arthur R. Sypek, Chairman

COMMUNITY ACTION ORGANIZATIONS

TRENTON:
United Progress, Inc.
Broad Street Bank Bldg., Room 220
143 East State St.
Trenton, 609—392-2161
Dr. Paul T. Williams, President
Gregory R. Farrell, Executive Director

MIDDLESEX COUNTY:
Economic Opportunities Corporation
1 John F. Kennedy Square
County Records Building
New Brunswick, 201—846-6600
Rev. Ronald Vander Schaaf, Chairman
Milton Zatinsky, Executive Director

MONMOUTH COUNTY:
Community Action Program, Inc.
Garfield Grant Bldg.,
279 Broadway
Long Branch, 201—229-5800
Joseph C. Irwin, Chairman
Joseph Taylor, Director

MORRIS COUNTY:
Office of Economic Opportunity
38 Elm Street
Morristown, 201-267-8866
Leslie Rear, Chairman
James Varner, Director

MORRISTOWN
Community Action Committee
City Hall
Morristown, 201—539-4222
The Hon. E. Marco Stirone, Mayor
William R. Mullen, Chairman

NORTHWEST NEW JERSEY
Community Action Program, Inc.
Municipal Building
Phillipsburg, 201—GL 4-7000
Kenneth Peterson, Chairman
J. H. Chapman,
Executive Director
(Represents Hunterdon, Sussex and Warren Counties)

OCEAN COUNTY:
O.C.E.A.N., INC. (Ocean Community Economic Action Now, Inc.)
38 Main Street
Toms River, 201—244-5333-4
Rabbi Stanley Yedwab, Chairman
Lt. Col. Robert L. Tarver (Ret.)
Executive Director

PASSAIC COUNTY:
Community Action Council
Union Valley Road, R.D. 2
Newfoundland, 201—697-3553
Oscar Aquino, Temporary Chairman
Thomas Gregory, Director

PASSAIC (City):
Passaic Conference for Economic Opportunity
c/o Holy Trinity Rectory
226 Harrison St., Passaic, 201—778-9763
Rev. John H. Weiss, Chairman

PATERSON
Task Force for Community Action, Inc.
367 Broadway
Paterson, 201—271-7400
Mrs. Donald Herzog, President

SOMERSET COUNTY:
Community Action Program
Borough Hall, Hamilton Street
Bound Brook, 201—469-0320

SOUTHWEST REGIONAL
SCOPE—Southwest Citizens Organization for Poverty Elimination
40 Municipal Airport
Millville, 609—825-8400
Rev. Robert Shafer, President
Joseph T. Wilkins, Director
(Represents Cumberland, Gloucester, & Salem Counties)

UNION COUNTY:
Anti-Poverty Council
Union County Court House
Broad Street & Rahway Avenue
Elizabeth, 201—289-3777
Dr. Myra Smith-Kearse, Chairman
James S. Wilson, Jr., Executive Director

ELIZABETH:
Community Action for Economic Opportunity, Inc.
272 North Broad St.
Elizabeth, 201—289-1200
Robert E. Goldsby, Chairman
Thomas E. Highsmith, Jr.
Executive Director

PLAINFIELD
Community Action, Inc.
339 Park Ave.
Plainfield, 201—753-1933
George E. Jones, Chairman
John C. Harvard, Executive Director

If The Rules Change

Changes in the rules and regulations which govern public assistance in New Jersey may be made at some time in the future. If changes occur, corrected material will be provided for users of this manual. The new pages should be kept in this "pocket." Appropriate notations should be made on the effected pages in the manual to insure that the new information is utilized.

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How This Book Can Help You

Do any of the following statements describe your problem? If so, you can find the answer in this handbook.

My application for welfare was turned down, but I still think I'm eligible. (See page 4)

My caseworker tries to run my life and tell me how to spend my money. (See pages 8 and 12)

I'm not eligible for county welfare but I need money. (See page 7)

I'm deeply in debt and my creditors are going to repossess everything. (See page 11)

I'm going to have a baby and I don't have any baby clothes or things. (See page 16)

My house has broken windows and winter is coming and I don't have any money for new window-panes. (See page 11)

I want to save enough money so my son can go to technical school. (See page 16)

I'm going to have a baby. Can I apply for ADC now? (See page 9)

I'm confined to bed and my house is dirty but I can't afford to pay a cleaning woman. (See page 13)

My ex-husband is supposed to support the children but he's three months behind in his payments. (See page 18)

I need assistance, but I've heard you have to sign a paper saying you'll pay welfare back. I don't want to go into debt. (See page 17)

There's an apartment available I'd like to rent but I need a month's rent as a deposit and I don't have that much money. (See page 10)

I live in a rented room and don't have a kitchen. The welfare food allowance just isn't enough to pay for meals in restaurants. (See page 8)

I've been having trouble seeing lately. I probably need glasses, but I can't afford them. (See page 10)

I really need money, but I'm sick and can't possibly get out to go to the Welfare Board to apply for assistance. (See page 6)

Prepared by the
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ERIC Clearinghouse
OCT 15 1968
on Adult Education